



FEMA

## DISASTER NEWS

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### COMMON MISUNDERSTANDINGS ABOUT DISASTER ASSISTANCE

**East Lansing, MI** -- Following a disaster, homeowners, renters and business owners may be misled by half-truths and rumors they hear about how to get help and the various assistance programs that are available. When you have suffered a loss, the last thing you need is misinformation. According to state and federal disaster recovery officials, the best way to avoid that problem is to call and find out for yourself just what kind of assistance is available to you.

Disaster victims in declared counties who suffered damages and losses because of the severe weather that occurred from May 20-24 can apply for assistance immediately by calling the FEMA toll-free application number, **1-800-621-FEMA (3362)**. Those with speech or hearing impairment can call TTY 1-800-462-7585. Both lines are open **8 a.m. to 6 p.m., Monday – Saturday**, until further notice.

#### *Some clarifications for common misconceptions about disaster assistance:*

##### **I have to be poor to qualify for disaster assistance.**

**Not True.** Federal and state disaster assistance programs may be available to those who suffered damage, regardless of income. The programs are not "welfare." The kinds of help provided depend on the applicant's circumstances and unmet disaster-related needs.

##### **I rent an apartment. I can't get help to replace my damaged property.**

**Not True.** A renter may also qualify for an U.S. Small Business Administration (SBA) low-interest disaster loan or a cash grant to replace personal property. One type of grant may cover temporary housing needs if a renter has to move to another dwelling. Another type of grant may be available to an eligible individual or families with serious disaster-related needs and expenses that are not covered by insurance or other disaster assistance programs.

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### **I have insurance. I hear there still may be other help available to me.**

**True.** Insurance is your main source for money to put your life back in order after a disaster. If you have insurance, you should find out what your policy covers, and be sure to keep papers and receipts for any work. If you still have disaster-related needs unmet by insurance coverage, you should call FEMA to apply. To avoid a duplication of benefits, you may need to provide additional insurance information. You do not have to wait for an agent or adjuster's inspection before applying for assistance or beginning repairs needed to make your house safe, sanitary and functional.

### **I already repaired my home. It is too late to apply.**

**Not True.** You could qualify for reimbursement of expenses **not** covered by your insurance.

### **I don't really want a loan, but I've heard I need to fill out the SBA application when I receive it.**

**True.** If you do not qualify for a loan, you may be considered for other forms of assistance, like the Other Needs Assistance program that is designed to help meet serious, disaster-related needs. However, you must complete and return the SBA loan application. If the loan application is not returned, consideration for other forms of disaster assistance cannot be made.

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*On March 1, 2003, FEMA became part of the U.S. Department of Homeland Security. FEMA's continuing mission within the new department is to lead the effort to prepare the nation for all hazards and effectively manage federal response and recovery efforts following any national incident. FEMA also initiates proactive mitigation activities, trains first responders, and manages Citizen Corps, the National Flood Insurance Program and the U.S. Fire Administration*

